

Scenarios

Scenario 1

Jimmy has a serious medical condition but still works when he is able. He is uninsured and needs assistance with medical bills. He has applied and been approved for the Workers with Disabilities program and will begin receiving Medicaid in a few months. If he applied for Social Security Disability instead, he would be denied if he was working and earning over the limited amount per month. Even if he qualified for Social Security Disability, he would have a two-year waiting period of Medicare health coverage.

Scenario 2

Martha has a disability and works part time. She lost her SSI benefits and Medicaid when she got married. She may qualify for Workers with Disabilities.

Before you go to work, get advice about your Social Security Benefits.

If you receive Social Security or SSI disability benefits, be sure to talk to the local Social Security office before you start your job. They can explain the rules and help you avoid problems. If you receive both Social Security and SSI, you may need to talk with two different representatives at Social Security, because SSI and Social Security are handled by different staff. Go to www.ssa.gov or call 1-800-772-1213.

Avoid problems by notifying SSA and DHS about your earned income.

Can you work if you're in a Medicaid waiver program?

Yes. Medicaid waiver participants can work, and some waiver services can be used at work. Waiver participants can earn up to a monthly limit from working as long as they do not exceed their total monthly income.

If you qualify for the Workers with Disabilities Medicaid program, you can have unlimited earnings from working and still be eligible for the Medicaid waiver. Waiver participants also need to consider how working will affect other benefits they receive especially Social Security or SSI.



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Workers
with
Disabilities
MEDICAID

**Health care you can
take to work**

**Work and earn a living.
Save for the future.
Have health care coverage.**

Department of Human Services

Choices in Living Resource Center

866-801-3435

Who qualifies for the program?

You must be at least 16 and less than 65 years of age. You must also have a significant disability expected to last at least 12 months or to result in death. Eligibility is determined using Social Security Disability guidelines. Unlike receiving Social Security benefits, you may work full-time and earn more than what is allowed under Social Security benefit guidelines (SGA limit).

Work

You must be working and prove that your work income is reported to the IRS. Paycheck stubs, tax returns, form 1099, or quarterly estimated tax receipts for self-employment can be used to prove that you work.

Income

Only your non-work, unearned income is counted for this program. Income of your spouse and other family members is not counted.

Earned income from work is not counted. Non-work income, such as Social Security benefits, workers compensation, VA benefits, or bank account interest cannot be over the SSI payment amount plus \$20, or your application will be denied.

How much can I earn from work?

There is no limit to earnings from work.

Resource Limits

There is no resource limit for the Worker with Disabilities program so there are no limits on how much money you can save.

Medicaid Services

If you qualify for Workers with Disabilities Medicaid and have a medical need, Medicaid will pay for a wide range of medical services including doctor visits, hospital care, therapy, prescription drugs, and mental health care. Medicaid also covers home health care, personal care, and other community services. However, Workers with Disabilities Medicaid does not cover other members of your family.

What if I need attendant care?

If you qualify for Workers with Disabilities Medicaid, you may also use Medicaid waiver services if you have an appropriate disability for the specific waiver and meet institutional level of care.

How do I apply for the program?

Contact your local Arkansas Department of Human Services County Office or the Choices in Living Resource Center for an application.

Keep a copy of your application after submitting the original. Financial eligibility should be determined within 45 days.

If you have not received Social Security Disability benefits or SSI benefits in the last 12 months, your disability must be verified, which may take 90 days or more.

**Call your local DHS
county office or the
Choices in Living
Resource Center for
more information.**

1-866-801-3435